

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

In Re, BERNADETTE C RAINES, Debtor, REGIONAL ACCEPTANCE CORPORATION, Movant, v. BERNADETTE C RAINES, and KENNETH E. WEST, Trustee, Respondents.	Bankruptcy No. 23-11627-pmm Chapter 13 Document No.
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MOTION FOR RELIEF FROM THE AUTOMATIC STAY

AND NOW, comes Movant, Regional Acceptance Corporation (the “Movant”), by and through its undersigned counsel, Bernstein-Burkley, P.C., and files this Motion for Relief from the Automatic Stay (the “Motion”), representing as follows:

THE PARTIES

1. Respondent, Bernadette C Raines, (the “Debtor”), is an adult individual with a place of residence located at 2023 Snyder Avenue. Philadelphia, PA 19145.
2. Kenneth E. West, is the duly appointed Chapter 13 Trustee and is currently acting in such capacity.

JURISDICTION AND VENUE

3. This matter is a core proceeding and this Court has jurisdiction pursuant to 28 U.S.C. § 1334. Venue is proper pursuant to 28 U.S.C. §§ 1408 and 1409. Movant seeks relief pursuant to 11 U.S.C. § 362(d) and FRBP 4001 and 9014.

FACTUAL BACKGROUND

4. On or about June 1, 2023, the Debtor filed a voluntary petition for relief pursuant to Chapter 13 of the Bankruptcy Code.

5. On or about June 26, 2015, the Debtor purchased a 2015 Kia Optima Sedan 4D LX, VIN# 5XXGM4A7XFG484773 (the “Vehicle”), pursuant to a Retail Installment Contract (the “Contract”) with the Movant, a true and correct copy of which is attached hereto as **Exhibit A**.

6. Movant has a secured interest in the 2015 Kia Optima Sedan 4D LX, VIN# 5XXGM4A7XFG484773, as evidenced by the Certificate of Title attached hereto as **Exhibit B**.

7. The Contract requires monthly payments of \$684.91, which amounts are due on or before the 10th of each month.

8. As of the date of this Motion, the Debtor is in default of their payment obligations to Movant in the amount of \$1,875.52. The Debtor is currently due for the payment due on June 10, 2023.

9. The Debtors’ Chapter 13 Plan states that payments to Movant will be made outside the Plan.

10. The gross balance due on the Contract is \$9,334.21.

11. The N.A.D.A value for the 2015 Kia Optima Sedan 4D LX, VIN# 5XXGM4A7XFG484773 is \$9,300.00. A true and correct copy of a printout showing that value is attached hereto as **Exhibit C**. Therefore, there is minimal equity in the collateral, the Debtor(s) are still responsible for making monthly payments to Movant.

12. Movant is entitled to relief from the automatic stay for cause, including the lack of adequate protection, because the Debtor has failed to make post-petition payments to Movant. 11 U.S.C. §362(d)(1).

WHEREFORE, Movant, Regional Acceptance Corporation, respectfully requests that this Honorable Court enter an Order, pursuant to 11 U.S.C. § 362(d), granting Movant relief from stay with respect to the 2015 Kia Optima Sedan 4D LX, VIN# 5XXGM4A7XFG484773.

Respectfully submitted,

BERNSTEIN-BURKLEY, P.C.

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